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PATENT COOPERATION TREATY
PCT
INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY
(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference AY/2005.1734	FOR FURTHER ACTION	See Form PCT/IPEA/416
International application No. PCT/SG2005/000036	International filing date *(day/month/year)* 14 February 2005	Priority date *(day/month/year)* 13 February 2004

International Patent Classification (IPC) or national classification and IPC

    Int. Cl.

    G06Q 20/00 (2006.01)

Applicant

    PAYSETTER PTE LTD et al

1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3   sheets, including this cover sheet.

3. This report is also accompanied by ANNEXES, comprising:

    a. [X] *(sent to the applicant and to the International Bureau)* a total of   14 sheets, as follows:

        [X] sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).

        [ ] sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.

    b. [ ] *(sent to the International Bureau only)* a total of (indicate type and number of electronic carrier(s))   , containing a sequence listing and/or table related thereto, in electronic form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).

4. This report contains indications relating to the following items:

    [X] Box No. I   Basis of the report

    [ ] Box No. II   Priority

    [ ] Box No. III   Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

    [ ] Box No. IV   Lack of unity of invention

    [X] Box No. V   Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

    [ ] Box No. VI   Certain documents cited

    [ ] Box No. VII   Certain defects in the international application

    [ ] Box No. VIII   Certain observations on the international application

Date of submission of the demand 13 December 2005	Date of completion of this report 23 June 2006
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer S KAUL Telephone No. (02) 6283 2182

Form PCT/IPEA/409 (Cover sheet) (April 2005)

Box No. I	Basis of the report

1. With regard to the language, this report is based on:

   [X] The international application in the language in which it was filed

   [ ] A translation of the international application into ____ , which is the language of a translation furnished for the purposes of:

      [ ] international search (under Rules 12.3(a) and 23.1 (b))

      [ ] publication of the international application (under Rule 12.4(a))

      [ ] international preliminary examination (Rules 55.2(a) and/or 55.3(a))

2. With regard to the elements of the international application, this report is based on *(replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report)*:

   [ ] the international application as originally filed/furnished

   [X] the description:

      pages **1,8-14**   as originally filed/furnished
      pages* **2-7**   received by this Authority on **16 June 2006** with the letter of same date
      pages*   received by this Authority on   with the letter of

   [X] the claims:

      pages   as originally filed/furnished
      pages*   as amended (together with any statement) under Article 19
      pages* **15-21**   received by this Authority on **16 June 2006** with the letter of same date
      pages*   received by this Authority on   with the letter of

   [X] the drawings:

      pages **1/1**   as originally filed/furnished
      pages*   received by this Authority on   with the letter of
      pages*   received by this Authority on   with the letter of

   [ ] a sequence listing and/or any related table(s) – see Supplemental Box Relating to Sequence Listing.

3. [ ] The amendments have resulted in the cancellation of:

      [ ] the description, pages
      [ ] the claims, Nos.
      [ ] the drawings, sheets/figs
      [ ] the sequence listing *(specify)*:
      [ ] any table(s) related to the sequence listing *(specify)*:

4. [ ] This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

      [ ] the description, pages
      [ ] the claims, Nos.
      [ ] the drawings, sheets/figs
      [ ] the sequence listing *(specify)*:
      [ ] any table(s) related to the sequence listing *(specify)*:

* *If item 4 applies, some or all of those sheets may be marked "superseded."*

Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims	**1-43**	**YES**
	Claims		**NO**
Inventive step (IS)	Claims		**YES**
	Claims	**1-43**	**NO**
Industrial applicability (IA)	Claims	**1-43**	**YES**
	Claims		**NO**

2. Citations and explanations (Rule 70.7)

D1 WO 2002/019225 A1, refer whole document.

INVENTIVE STEP (IS)

Claims 1,17,29:

These claims are not inventive in light of D1. They differ from cited art only in relation to including multiple user accounts for quicker access and rendering accounts inactive for a period of time after use for reasons of security. Both these features can only be considered as workshop improvements in light of disclosure of D1 and common general knowledge in the art and would be readily implemented by a person skilled in the art wanting to further refine the disclosed invention.

Claims 2-16,18-28,30-43:

It is considered that the features added by these appended claims are either disclosed in the above cited document or relate to arrangements that are merely matters of design choice when the general technical knowledge about the state of the art is used and therefore cannot contribute to providing a patentable inventive step.

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Disclosure of the Invention

Throughout the specification, unless the context requires otherwise, the word "comprise" or variations such as "comprises" or "comprising", will be understood to imply the inclusion of a stated integer or group of integers but not the
5   exclusion of any other integer or group of integers.

In accordance with a first aspect of the invention there is a system for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent, including:

a payments facilitator; and

10   a plurality of accounts established by the payments facilitator, each account being operable to hold a monetary value equivalent on trust for a customer,

each account of said plurality of accounts having a status of unused, assigned, or inactive;

15   where, when a payer sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates one of the unused accounts to the party, changes its status to assigned, and links the allocated account with a unique identifier assigned to the party, the payment thereafter being made by the payer to the allocated account;

20   where, when the party redeems the payment, the account status is changed to inactive by the payments facilitator, and subsequently after elapse of a predetermined period of time, the account status is changed to unused by the payments facilitator. Preferably, the payment made by the payer is an electronic payment.

25   Preferably, the plurality of accounts are is established with at least one financial institution.

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Ideally, the payments facilitator is, or is associated with, a telecommunications carrier and the unique identifier assigned to the party is the party's telephone number. This may be the party's fixed or mobile telephone number.

Alternatively, the unique identifier may be a code or another destination address,
5   such as the party's e-mail address.

The communication message may take a variety of forms, including Short Messaging Service message; e-mail; telephone call utilising DTMF signals; written communication sent by post; verbal communication. The communication message may also be encrypted.

10   The communication message may include a variety of information. In one arrangement, the communication message includes the unique identifier of the party, the amount to be transferred to the party and the unique identifier of the payer. In another arrangement, the communication message may include details of the account the payer wishes the payment to be made from.

15   In alternative arrangements, the destination address of the communication message may be associated with, or include, the unique identifier of the party and/or the amount to be transferred to the party. In such situations, the communication message may not include any information, may only include the amount to be transferred to the party, or may only include the unique identifier of
20   the party (as appropriate).

Preferably, the payments facilitator includes a client database - the primary key of the client database being the unique identifiers of parties/payers alike. The payments facilitator can then use the client database to obtain financial account details of the payer and thus know the account the money is to be paid out of
25   (and whether such account has sufficient credit to make payment).

Optionally, the payments facilitator may request that the payer confirm that the transfer is to proceed by means of a further communication message. The payer may then confirm the transfer by replying to the communication message with a

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PIN or password (which must match the PIN or password stored in the client database for confirmation to be completed). Confirmation may also need to be attended to within a predefined time period.

5   The payments facilitator may communicate with the party who has been paid to inform them that money has been transferred to them by the payer. This communication may also specify the amount transferred. The payments facilitator may also communicate with the payer to inform them that the money has been transferred to the party.

10   Where the at least one account has been established with at least one financial institution, the party may also be informed that the money can be claimed by establishing a bank account with the at least one financial institution. When so established, and details of the established account are notified to the payments facilitator along with the unique identifier of the party, the payments facilitator instructs the financial institution to transfer the money stored on the party's behalf
15   in the associated account with the at least one financial institution having the corresponding unique identifier to the established account. In an ideal arrangement, the established account with the at least one financial institution is also linked to the unique identifier of the party.

Preferably, each transfer is given a trace number to facilitate reconciliation and
20   auditing.

An account status of unused represents the account as being one able to be assigned to a party. An account status of assigned represents the account as being one already assigned to a party. An account status of inactive means that the party has redeemed the payment from the account. The elapse of a
25   predetermined period of time before the account status changes to unused allows time to ensure that any possible fraudulent acts made in connection with the account are dealt with.

In accordance with a second aspect of the present invention there is a payments facilitator for use in a system for facilitating payment to a party not having an

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account that can be used to hold a monetary value equivalent, the payment
facilitator having established a plurality of accounts, each account operable to
hold a monetary value equivalent on trust for a customer, each account of said
plurality of accounts having a status of unused, assigned, or inactive; and where,
5   upon receipt of a communications message from a payer to make payment to the
party, said payment facilitator operates to allocate one of the unused accounts to
the party, change its status to assigned, and link the allocated account with a
unique identifier assigned to the party, payment thereafter being directed by the
payment facilitator to the party's allocated account; where when the party
10   redeems the payment, the payments facilitator operates to change the account
status to inactive, and subsequently whereafter elapse of a predetermined period
of time said payments facilitator operates to change the account status to
unused.

Preferably, the payment facilitator establishes the plurality of accounts with at
15   least one financial institution.

Preferably, the payments facilitator is, or is associated with, a
telecommunications carrier and the unique identifier assigned to the party is the
party's telephone number. The unique identifier may, as alternatives, be a code
or other destination address, such as the party's e-mail address.

20   The payments facilitator may operate to extract the unique identifier of the party,
the amount to be transferred and the unique identifier of the payer from the
communication message and/or the destination address to which the
communication message is sent. Optionally, the payment facilitator may operate
to extract details of the account the payer wishes the payment to be made from
25   and direct that payment be made from the identified account.

Preferably, the payments facilitator includes a client database – the primary key
of the client database being the unique identifiers of parties/payers alike. The
payments facilitator operable to obtain account details of a payer from the client
database by matching unique identifiers and checking that the payer has
30   sufficient credit in their account to make payment.

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Ideally, the payments facilitator operates to send a further communication message to the payer requesting confirmation that payment is to be made and operable to make payment on confirmation. The payments facilitator may be operable to confirm payment is to be made by matching a received PIN or
5   password against a PIN or password stored in the client database.

The payments facilitator may, optionally, send a communications message to the party who has been paid on effecting transfer. The payments facilitator may also send a communications message to the payer on effecting transfer.

Where the payments facilitator establishes at least one account with at least one
10   financial institution, the payments facilitator may operate to transfer money from the allocated account to an account established by the party with the at least one financial institution upon receiving details of the established account.

Preferably, the payments facilitator allocates a trace number to each transfer processed.

15   The payments facilitator may operate to assign a status description of, assigned on allocation of the account to a party; unused where the account is available for allocation to a party; and inactive when the account has been allocated to a party within a previous predetermined time period.

In accordance with a third aspect of the present invention there is a method for
20   facilitating payment to a party not having an account operable to hold a monetary value equivalent, comprising the steps of:

receiving a communication message from a payer representing a request to make a payment to a party;

assigning an unused account established with a financial institution to the
25   party, said account not already being in the name of the party;

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directing the payment to be made from the payer to the party to be made to the assigned account;

changing the assigned account status to inactive after the party redeems the payment, and subsequently after elapse of a predermined period of time, changing the account status to unused.

5

Preferably, the method includes the further step of establishing a plurality of unused accounts with at least one financial institution.

Preferably, the method includes the further step of identifying from either the communication message and/or a destination address to which the communication message is sent, the following information: the unique identifier of the party; the unique identifier of the payer; and the amount to be transferred.

10

More preferably, the method includes the further step of identifying from the communication message the account the payer wishes the payment to be made from.

Preferably, the method includes the step of checking the amount available to be transferred in the payer's account, the method continuing if the payer has sufficient amount to make payment.

15

Preferably, the method includes the step of requesting confirmation from the payer that the transfer is to proceed.

Preferably, the method includes the step of verifying confirmation by comparing a PIN or password provided by the payer as part of confirmation with a previously recorded PIN or password provided by the payer.

20

Preferably, the method includes the step of communicating with the party who has been paid to inform them that money has been transferred to them by the payer and/or the amount transferred. The method may also include the step of

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The Claims Defining the Invention are as Follows:

1. A system for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent, including:

   a payments facilitator; and

   a plurality of accounts established by the payments facilitator, each account being operable to hold a monetary value equivalent on trust for a customer;,

   each account of said plurality of accounts having a status of unused, assigned, or inactive;

   where, when a payer sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates one of the unused accounts to the party, changes its status to assigned, and links the allocated account with a unique identifier assigned to the party, the payment thereafter being made to the allocated account;

   where, when the party redeems the payment, the account status is changed to inactive by the payments facilitator, and subsequently after elapse of a predetermined period of time, the account status is changed to unused by the payments facilitator.

2. A system for facilitating payment according to claim 1, where the plurality of accounts are established with at least one financial institution.

3. A system for facilitating payment according to claim 1 or claim 2, the payments facilitator being, or being associated with, a telecommunications carrier.

4. A system for facilitating payment according to any preceding claim, where the unique identifier assigned to the party is selected from one of the party's

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mobile phone number; the party's fixed telephone number; the party's e-mail address.

5. A system for facilitating payment according to any preceding claim, where the unique identifier of the party is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

6. A system for facilitating payment according to any preceding claim, where the unique identifier of the payer is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

7. A system for facilitating payment according to any preceding claim, where the amount to be paid is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

8. A system for facilitating payment according to any preceding claim, where the payments facilitator includes a client database, the primary key of records stored in the client database being the unique identifier of the party.

9. A system for facilitating payment according to claim 8, where each record in the client database includes financial account details of the party to which the record relates.

10. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a first additional communication message to the payer requesting confirmation of the transfer and receives a second additional communication message from the payer confirming the transfer.

11. A system for facilitating payment according to claim 10, where the second additional communication message includes a PIN or password, the transfer

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proceeding if the communicated PIN or password matches a pre-stored PIN or password recorded for the payer.

12. A system for facilitating payment according to claim 10 or claim 11, where the payer is required to send the second additional communication message within a predetermined time period for the transfer to proceed.

13. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a third additional communication message to the party informing them of the transfer.

14. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a fourth additional communication message to the payer confirming the transfer has taken place.

15. A system for facilitating payment according to any one of claims 2 to 14, as dependent on claim 2, where the fourth additional communication message includes text informing the party that the money can be claimed by establishing a bank account with the at least one financial institution.

16. A system for facilitating payment according to claim 15, where, when the party establishes an account with the at least one financial institution, the payments facilitator operates to transfer the money stored in the associated account to the established account.

17. A payments facilitator for use in a system for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent, the payments facilitator having established a plurality of accounts, each account operable to hold a monetary value equivalent on trust for a customer, each account of said plurality of accounts having a status of unused, assigned, or inactive; where, upon receipt of a communications message from a payer to make payment to the party, said payment facilitator operates to allocate one of the unused accounts to the party, change its status to assigned, and link the allocated account to a unique identifier assigned to the party, the payments

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facilitator thereafter operating to direct payment to the allocated account; where when the party redeems the payment, the payments facilitator operates to change the account status to inactive, and subsequently whereafter elapse of a predetermined period of time said payments facilitator operates to change the account status to unused.

18. A payments facilitator according to claim 17, where the payments facilitator establishes the plurality of accounts with at least one financial institution.

19. A payments facilitator according to claim 17 or claim 18, operable to assign the party's phone number as the unique identifier.

20. A payments facilitator according to any one of claims 17 to 19, operable to extract the unique identifier of the party from the communication message and/or the destination address to which the communication message is sent.

21. A payments facilitator according to any one of claims 17 to 20, operable to extract the unique identifier of the payer from the communication message and/or the destination address to which the communication message is sent.

22. A payments facilitator according to any one of claims 17 to 21, operable to extract the amount to be transferred from the communication message and/or the destination address to which the communication message is sent.

23. A payments facilitator according to any one of claims 17 to 22, including a client database, the payments facilitator operable to obtain financial account details of a payer from the client database.

24. A payments facilitator according to any one of claims 17 to 23, operable to send a first additional communication message to the payer requesting confirmation that the payment is to be paid and operable to proceed with the payment on receiving a second additional communication message from the payer providing such confirmation.

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25. A payments facilitator according to claim 24, operable to extract a PIN or password from the second additional communication message and, where the communicated PIN or password matches a pre-stored PIN or password fro the payer, proceeding with the payment.

26. A payments facilitator according to any one of claims 17 to 25, operable to send a third additional communication message to the payer confirming payment on effecting payment.

27. A payments facilitator according to any one of claims 17 to 26, operable to send a third additional communication message to the party confirming payment on effecting payment.

28. A payments facilitator according to any one of claims 18 to 27, as dependent on claim 18, operable to transfer money from the allocated account to an account established by the party with the at least one financial institution upon receiving details of the established account.

29. A method for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent including the steps of:

receiving a communication message from a payer representing a request to make a payment to a party;

assigning an unused account operable to hold a monetary value to the party, said account not already being in the name of the party;

directing the payment to be made from the payer to the party to be made to the assigned account;

changing the assigned account status to inactive after the party redeems the payment, and subsequently after elapse of a predermined period of time, changing the account status to unused.

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30. A method for facilitating payment according to claim 29, including the step of establishing a plurality of unused accounts with a financial institution.

31. A method for facilitating payment according to claim 29 or claim 30, including the additional step of identifying the unique identifier of the party from either the communication message and/or a destination address to which ·the communication message is sent.

32. A method for facilitating payment according to any one of claims 29 to claim 31, including the additional step of identifying the unique identifier of the payer from either the communication message and/or a destination address to which the communication message is sent.

33. A method for facilitating payment according to any one of claims 29 to 32, including the additional step of identifying the amount to be paid from either the communication message and/or a destination address to which the communication message is sent.

34. A method for facilitating payment according to any one of claims 29 to 33, including the additional step of identifying from the communication message the account the payer wishes the payment to be made from.

35. A method for facilitating payment according to any one of claims 29 to 34, including the step of checking the amount available to be transferred in the payer's account, the method continuing if the payer has sufficient amount to make payment.

36. A method for facilitating payment according to any one of claims 29 to 35, including the step of requesting confirmation from the payer that the transfer is to proceed.

37. A method for facilitating payment according to claim 36, including the step of verifying confirmation by comparing a PIN or password provided by the payer

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as part of confirmation with a previously recorded PIN or password provided by the payer.

38. A method for facilitating payment according to any one of claims 29 to 37, including the step of communicating with the party who has been paid to inform them that money has been transferred to them by the payer and/or the amount transferred.

39. A method for facilitating payment according to any one of claims 29 to 38, including the step of communicating with the payer to inform them that the money has been transferred.

40. A method for facilitating payment according to any one of claims 30 to 39, as dependent on claim 30, including the additional steps of:

   receiving details of an account established by the party with the financial institution; and

   transferring money held in the allocated account to the established account.

41. A system for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent substantially as described herein with reference to Figure 1.

42. A payments facilitator for use in a system for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent substantially as described herein with reference to Figure 1.

43. A method for facilitating payment to a party not having an account that can be used to hold a monetary value equivalent substantially as described herein with reference to Figure 1.